

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/085,820  
Applicant : David KNOX et al.  
Filed : February 26, 2002  
TC/A.U. : 3693  
Examiner : Sara M. Chandler  
Docket No. : 640-A01-004  
Customer No. : 23334  
Confirmation No.: 2390  
For : *CREDIT EXTENSION PROCESS USING A PREPAID CARD*

**NON-FINAL AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated May 3, 2007, the four-month response date to which is October 3, 2007, please enter and consider the following amendment and remarks as follows:

Amendment to Specification begins on page 2  
Amendment to Claims begins on page 3  
Remarks begin on page 10

**CERTIFICATE OF TRANSMISSION**

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date:

October 3, 2007

By: Jon A. Gibbons

Signature: /Jon A. Gibbons/  
(Applicant, Assignee, or Representative)